

(Official Form 1) (12/03)

<b>FORM B1</b>		<b>United States Bankruptcy Court</b> <b>Northern District of Illinois</b>		<b>Voluntary Petition</b>		
Name of Debtor (if individual, enter Last, First, Middle): <b>Miller, John C.</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Miller, Valerie P.</b>			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-6618</b>			Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-7506</b>			
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>15650 S. Avalon</b> <b>South Holland, IL 60473</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>15650 S. Avalon</b> <b>South Holland, IL 60473</b>			
County of Residence or of the Principal Place of Business: <b>Cook</b>			County of Residence or of the Principal Place of Business: <b>Cook</b>			
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from street address above):						
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>						
<b>Venue (Check any applicable box)</b> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.						
<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13			
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.			
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)						
<b>Statistical/Administrative Information (Estimates only)</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative exp will be no funds available for distribution to unsecured creditors.						
Estimated Number of Creditors		1-15	16-49	50-99	100-199	200-999
		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Assets		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**U.S. Bankruptcy Court**  
**Northern District of Illinois**

Filed: 10/13/2004  
 Time: 16:31:20  
 Debtor: JOHN C MILLER  
 Case: 04-38134 Fee: 194  
 Chapter: 13 Rec. #: 3106104  
 Judge: Jack Schmetters  
 341 mtg: 11/10/2004 @ 12:30PM  
 ConfHrg: 12/15/2004 @ 12:30PM  
 Trustee: TOM VAUGHN



1:04BK38134-BK001

**Voluntary Petition**

(This page must be completed and filed in every case)

Page 6 of Debtor(s):

FORM B1, Page 2

Miller, John C.  
Miller, Valerie P.**Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location

Where Filed: - None -

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)**

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor John C. Miller

X

Signature of Joint Debtor Valerie P. Miller

Telephone Number (If not represented by attorney)

September 25, 2004

Date

X

Signature of Attorney

Signature of Attorney for Debtor(s)

Lorraine M. Greenberg ARDC No.: 03420023

Printed Name of Attorney for Debtor(s)

Greenberg &amp; Associates

Firm Name

20 East Jackson Boulevard

Suite 800

Chicago, Illinois, 60604

Address

(312) 408-0007 Fax: (312) 427-8543

Telephone Number

September 25, 2004

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney for Debtor(s)

September 25, 2004

Lorraine M. Greenberg

Date 09/25/04

ARDC No.: 03420023

**Exhibit C**

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

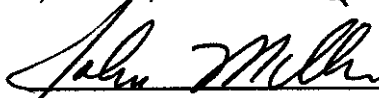
**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

  
Debtor's Signature

  
Joint Debtor's Signature

September 25, 2004

Date

Case Number

Bank One Delaware  
Law Dept. DE1-1406  
201 North Walnut Street  
Wilmington, DE 19801

Bankone Na  
800 Brooksedge Blvd  
Westerville, OH 43081

Capital One Bank  
Po Box 85520  
Richmond, VA 23285

Capital One Fsb  
Po Box 26625  
Richmond, VA 23261

Cbusa  
Po Box 9714  
Gray, TN 37615

Cbusasears  
Po Box 6189  
Sioux Falls, SD 57117

Citibank  
c/o Blatt Hasenmiller  
125 S. Wacker Drive, Ste. 400  
Chicago, IL 60606

Dependon Collection Se  
7627 W Lake St 210  
River Forest, IL 60305

Discover  
P.O.Box 30395  
Salt Lake City, UT 84130-0395

EDDIE BAUER  
C/O FCNB  
P.O. BOX 5811  
Hicksville, NY 11802-5811

Fcnb Master Trust/Servic  
C/O Fnbo  
Omaha, NE 68197

First Consumers Natl B  
9300 Sw Gemini Dr  
Beaverton, OR 97078

First Usa Bank  
800 Brooksedge Blvd  
Westerville, OH 43081

First Usa Bank N A  
1001 Jefferson Plaza  
Wilmington, DE 19701

Fnanb/Circuit City  
225 Chastain Meadows Ct  
Kennesaw, GA 30144

Fst Usa Bk  
Po Box 8650  
Wilmington, DE 19899

Ill Coll Service Inc  
4647 W 103rd St  
Oak Lawn, IL 60453

Jcpenney/Mbga  
P.O. Box 27570  
Albuquerque, NM 87125

Kohls  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Mbna America Bank Na  
Pob 17054  
Wilmington, DE 19884

Natl Auto Fncc Nuvel  
17500 Chenal Pkwy Ste 20  
Little Rock, AR 72223

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Peoples Bank Connecticut  
Po Box 10311  
South Holland, IL 60473

Prudential Financial  
c/o Bankcard Services  
P.O. Box 15137  
Wilmington, DE 19886-5137

Sears  
Attn: Bankruptcy  
P.O. Box 182149  
Columbus, OH 43218-2149

Tek-Collect Corporation  
Pob 26180  
Columbus, OH 43226

Wal Mart  
P.O. Box 530927  
Atlanta, GA 30353-0927

Wells Fargo Home Mortg  
625 Maryville Centre Dr  
Saint Louis, MO 63141

Wells Fargo Mortgage  
Dept 0057  
Palatine, IL 60055-0057

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re John C. Miller  
Valerie P. Miller

Debtor(s)

Case No.  
Chapter

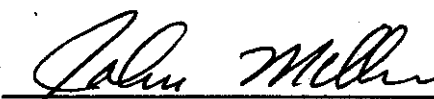
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**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 0

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: September 25, 2004



John C. Miller  
Signature of Debtor

Date: September 25, 2004



Valerie P. Miller  
Signature of Debtor

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ) CHAPTER 13  
 )  
John C. Miller, ) NO.:  
Valerie P. Miller, )  
Debtors. )

DISCLOSURE OF FEES UNDER RULE 2016(b)

I certify that I am the attorney for said Debtor(s) and that the compensation paid or promised me for the services rendered or to be rendered in connection with said case is as follows:

\$ 500.00 paid to date;

\$ 2700.00 to be requested at the hearing on attorneys fees to be held at the time of the confirmation hearing

The source of the compensation paid or to be paid is Debtor(s)' funds; (Debtors have entered into the rights and responsibilities fee agreement option B);

I have not shared or agreed to share such compensation with any other person, outside member or regular associate of my law firm, without exception.

Date: October 13, 2004

BY:   
LORRAINE M. GREENBERG & ASSOCIATES

LORRAINE M. GREENBERG & ASSOCIATES  
20 East Jackson, Suite 800  
Chicago, Illinois 60604  
(312) 408-0007  
ARDC No.: 03129023